



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [SMBC AMERICAS HOLDINGS, INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [26,735,815](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SMBC AMERICAS HOLDINGS, INC.](#)
[277 PARK AVENUE](#)
[NEW YORK, NY 10172](#)

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BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	24,474,356	24,368,655	22,377,561		
Net income (\$000)	-40,704	-93,717	33,328		
Number of BHCs in peer group			125		

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	0.39			0.32			0.08	3.01	1						
+ Non-interest income	4.19			3.60			3.75	1.32	92						
– Overhead expense	4.84			3.94			3.69	2.69	86						
– Provision for credit losses	0.18			0.03			0	0.15	5						
+ Securities gains (losses)	0			0			0	0.01	35						
+ Other tax equivalent adjustments	0			0.17			0.55	0	98						
= Pretax net operating income (tax equivalent)	-0.09			0.12			0.69	1.56	5						
Net operating income	-0.17			-0.38			0.15	1.19	4						
Net income	-0.17			-0.38			0.15	1.19	4						
Net income (Subchapter S adjusted)								1.17							
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.10			1.80			4.30	4.41	40						
Interest expense	0.67			1.42			4.19	1.08	99						
Net interest income (tax equivalent)	0.44			0.38			0.11	3.33	1						
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01			0			0.01	0.21	11						
Earnings coverage of net loan and lease losses (X)	-33.41			-94.43			38.25	24.40	77						
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.54			0.73			0.66	0.83	34						
Allowance for loan and lease losses / Total loans and leases	1.54			0.73			0.66	0.81	36						
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.69			0.04			0.02	0.57	2						
30–89 days past due loans and leases / Total loans and leases	0.01			0.04			0.03	0.43	3						
Liquidity and Funding															
Net noncore funding dependence	65.41			94.60			95.09	14.45	97						
Net short-term noncore funding dependence	-0.86			12.85			-15.84	3.38	9						
Net loans and leases / Total assets	22.01			28.55			25.52	63.77	7						
Capitalization															
Tier 1 leverage ratio	21.30			20.51			20.37	9.76	99						
Holding company equity capital / Total assets	20.17			19.85			19.79	12.43	97						
Total equity capital (including minority interest) / Total assets	21.38			20.68			20.47	12.57	99						
Common equity tier 1 capital / Total risk-weighted assets	19.78			15.56			16.43	12.17	88						
Net loans and leases / Equity capital (X)	1.09			1.44			1.29	5.21	3						
Cash dividends / Net income							6.40	33.12	12						
Cash dividends / Net income (Subchapter S adjusted)								-12.02							
Growth Rates															
Assets	21.23			-2.89				9.26							
Equity capital	23.22			-2.63				10.49							
Net loans and leases	-6.52			8.64				9.10							
Noncore funding	16.46			-11.77				6.59							
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0	1.02	36						
Long-term debt / Equity capital	5.73			10.01			37.82	13.04	83						
Equity investment in subsidiaries / Equity capital	91.18			98.69			99.05	103.22	21						
Cash from ops + noncash items + op expense / Op expense + dividends	109.08			191.15			155.81	190.27	40						

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	131,351	136,470	157,621			-3.75	
Income from lease financing receivables.....	55,311	53,996	56,842			2.44	
Fully taxable income on loans and leases.....	186,662	190,466	214,463			-2.00	
Tax-exempt income on loans and leases.....	0	0	0				
Estimated tax benefit on income on loans and leases.....	0	0	0				
Income on loans and leases (tax equivalent).....	186,662	190,466	214,463			-2.00	
Investment interest income (tax equivalent).....	2,139	24,085	15,899			-91.12	
Interest on balances due from depository institutions.....	2,070	9,372	52,914			-77.91	
Interest income on other earning assets.....	47,097	145,206	388,336			-67.57	
Total interest income (tax equivalent).....	237,968	369,129	671,612			-35.53	
Interest on time deposits of \$250K or more.....	205	2,209	6,109			-90.72	
Interest on time deposits < \$250K.....	396	1,452	3,482			-72.73	
Interest on foreign office deposits.....	0	0	0				
Interest on other deposits.....	2,624	6,354	21,914			-58.70	
Interest on other borrowings and trading liabilities.....	129,704	267,491	605,121			-51.51	
Interest on subordinated debt and mandatory convertible securities.....	10,508	13,315	17,395			-21.08	
Total interest expense.....	143,437	290,821	654,021			-50.68	
Net interest income (tax equivalent).....	94,531	78,308	17,591			20.72	
Non-interest income.....	1,025,375	877,207	839,568			16.89	
Adjusted operating income (tax equivalent).....	1,119,906	955,515	857,159			17.20	
Overhead expense.....	1,185,118	959,962	826,505			23.45	
Provision for credit losses.....	45,004	8,501	-856				
Securities gains (losses).....	0	0	0				
Other tax equivalent adjustments.....	4	41,286	122,591			-99.99	
Pretax net operating income (tax equivalent).....	-21,017	28,604	154,427				
Applicable income taxes.....	-4,965	27,913	-19,713				
Tax equivalent adjustments.....	1	58,163	122,591			-100.00	
Applicable income taxes (tax equivalent).....	-4,964	86,076	102,878				
Minority interest.....	24,651	36,245	18,221			-31.99	
Net income before discontinued operations, net of minority interest.....	-40,704	-93,717	33,328				
Discontinued operations, net of applicable income taxes.....	0	0	0				
Net income attributable to holding company.....	-40,704	-93,717	33,328				
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	-16,053	-57,472	51,549				
Investment securities income (tax equivalent).....	2,139	24,085	15,899			-91.12	
US Treasury and agency securities (excluding mortgage-backed securities) ..	5	346	1,490			-98.55	
Mortgage-backed securities.....	659	1,347	2,729			-51.08	
All other securities.....	1,475	22,392	11,680			-93.41	
Cash dividends declared.....	1,952	2,443	2,133			-20.10	
Common.....	1,952	2,443	2,133			-20.10	
Preferred.....	0	0	0				

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	0.97			1.51			3	4	7						
Less: Interest expense	0.59			1.19			2.92	0.98	97						
Equals: Net interest income (tax equivalent)	0.39			0.32			0.08	3.01	1						
Plus: Non-interest income	4.19			3.60			3.75	1.32	92						
Equals: adjusted operating income (tax equivalent)	4.58			3.92			3.83	4.41	24						
Less: Overhead expense	4.84			3.94			3.69	2.69	86						
Less: Provision for credit losses	0.18			0.03			0	0.15	5						
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0	0	49						
Plus: Realized gains (losses) on available-for-sale securities	0			0			0	0.01	35						
Plus: other tax equivalent adjustments	0			0.17			0.55	0	98						
Equals: Pretax net operating income (tax equivalent)	-0.09			0.12			0.69	1.56	5						
Less: Applicable income taxes (tax equivalent)	-0.02			0.35			0.46	0.36	80						
Less: Minority interest	0.10			0.15			0.08	0	96						
Equals: Net operating income	-0.17			-0.38			0.15	1.19	4						
Plus: Net extraordinary items	0			0			0	0	50						
Equals: Net income	-0.17			-0.38			0.15	1.19	4						
Memo: Net income (last four quarters)	-0.17			-0.38			0.15	1.19	4						
Net income—BHC and noncontrolling (minority) interest	-0.07			-0.24			0.23	1.20	5						
Margin Analysis															
Average earning assets / Average assets	88.04			84.25			69.77	91.05	1						
Average interest-bearing funds / Average assets	61.46			67.41			66.37	65.57	52						
Interest income (tax equivalent) / Average earning assets	1.10			1.80			4.30	4.41	40						
Interest expense / Average earning assets	0.67			1.42			4.19	1.08	99						
Net interest income (tax equivalent) / Average earning assets	0.44			0.38			0.11	3.33	1						
Yield or Cost															
Total loans and leases (tax equivalent)	2.99			3.24			3.88	5.09	5						
Interest-bearing bank balances	0.13			0.52			2.20	2.04	57						
Federal funds sold and reverse repos	0.21			1.89			6.20	2.44	96						
Trading assets	1.05			0.61			1.29	0.99	63						
Total earning assets	1.10			1.72			4.30	4.36	46						
Investment securities (tax equivalent)	0.26			2.61			2.37	2.76	16						
US Treasury and agency securities (excluding mortgage-backed securities)				0.59			2.26	2.32	53						
Mortgage-backed securities	1.08			1.47			2.26	2.61	12						
All other securities	0.23			3.01			2.65	4.06	10						
Interest-bearing deposits	0.17			0.49			1.75	1.10	88						
Time deposits of \$250K or more	0.22			0.90			2.20	1.96	66						
Time deposits < \$250K	0.42			1.14			1.98	1.82	57						
Other domestic deposits	0.15			0.37			1.57	0.93	88						
Foreign deposits								1.19							
Federal funds purchased and repos	0.10			1.61			6.32	1.86	94						
Other borrowed funds and trading liabilities	1.20			1.64			2.69	2.38	66						
All interest-bearing funds	0.95			1.77			4.40	1.49	96						

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

2170804

RSSD Number

2

FR Dist.

9

Peer #

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	1,025,375	877,207	839,568		
Fiduciary activities income	186	319	367		
Service charges on deposit accounts - domestic	2,286	2,111	1,840		
Trading revenue	278,810	107,628	131,087		
Investment banking fees and commissions	371,368	393,994	242,980		
Insurance activities revenue	58	115	140		
Venture capital revenue	0	0	0		
Net servicing fees	0	1	3		
Net securitization income	0	0	0		
Net gains (losses) on sales of loans, OREO, other assets	-1,574	-3,502	26,091		
Other non-interest income	374,241	376,541	437,060		
Total overhead expenses	1,185,118	959,962	826,505		
Personnel expense	313,679	276,616	242,800		
Net occupancy expense	73,906	88,753	87,149		
Goodwill impairment losses	0	0	15,194		
Amortization expenses and impairment loss (other intangible assets)	4,253	4,353	12,009		
Other operating expenses	793,280	590,240	469,353		
Fee income on mutual funds and annuities	0	0	0		
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0		
Number of equivalent employees	1,447	948	908		
Average personnel expense per employee	216.78	291.79	267.40		
Average assets per employee	16,913.86	25,705.33	24,644.89		

Analysis Ratios

Mutual fund fee income / Non-interest income	0			0			0	2.72	10						
Overhead expenses / Net Interest Income + non-interest income	105.82			102.27			96.42	61.29	97						

Percent of Average Assets

Total overhead expense	4.84			3.94			3.69	2.69	86						
Personnel expense	1.28			1.14			1.09	1.41	23						
Net occupancy expense	0.30			0.36			0.39	0.28	87						
Other operating expenses	3.26			2.44			2.22	0.97	94						
Overhead less non-interest income	0.65			0.34			-0.06	1.32	5						

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	105.82			100.47			96.42	60.64	97						
Personnel expense	28.01			28.95			28.33	32.39	23						
Net occupancy expense	6.60			9.29			10.17	6.52	94						
Other operating expenses	71.21			62.23			57.93	21.20	98						
Total non-interest income	91.56			91.80			97.95	29.23	98						
Fiduciary activities income	0.02			0.03			0.04	1.97	29						
Service charges on domestic deposit accounts	0.20			0.22			0.21	3.88	10						
Trading revenue	24.90			11.26			15.29	1.18	96						
Investment banking fees and commissions	33.16			41.23			28.35	3.54	93						
Insurance activities revenue	0.01			0.01			0.02	0.47	33						
Venture capital revenue	0			0			0	0.02	42						
Net servicing fees	0			0			0	0.28	29						
Net securitization income	0			0			0	0.01	44						
Net gain (loss) - sales of loans, OREO, and other assets	-0.14			-0.37			3.04	1.86	74						
Other non-interest income	33.42			39.41			50.99	10.04	96						
Overhead less non-interest income	14.26			8.66			-1.52	31.06	5						
Applicable income taxes / Pretax net operating income (tax equivalent)				97.58			-12.77	20.56	0						
Applicable income tax + TE / Pretax net operating income + TE				300.92			66.62	23.23	97						

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

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Peer #

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	1,200,697	1,206,448	1,215,241			-0.48	
Commercial and industrial loans	2,698,325	3,006,440	2,653,607			-10.25	
Loans to individuals	479	501	667			-4.39	
Loans to depository institutions and acceptances of other banks	172,896	201,935	98,268			-14.38	
Agricultural loans	242	0	0				
Other loans and leases	1,904,604	1,926,553	1,865,630			-1.14	
Less: Unearned income	0	0	0				
Loans and leases, net of unearned income	5,977,243	6,341,877	5,833,413			-5.75	
Less: Allowance for loan and lease losses	92,041	46,107	38,234			99.62	
Net loans and leases	5,885,202	6,295,770	5,795,179			-6.52	
Debt securities that reprice or mature in over 1 year	21,047	36,606	54,689			-42.50	
Mutual funds and equity securities	11,075	11,400	11,159			-2.85	
Subtotal	5,917,324	6,343,776	5,861,027			-6.72	
Interest-bearing bank balances	2,175,213	1,272,083	2,445,328			71.00	
Federal funds sold and reverse repos	7,404,195	4,036,120	5,381,037			83.45	
Debt securities that reprice or mature within 1 year	903,940	1,015,853	570,363			-11.02	
Trading assets	4,275,734	2,944,567	2,175,133			45.21	
Total earning assets	20,676,406	15,612,399	16,432,888			32.44	
Non-interest-bearing cash and due from depository institutions	306,803	682,969	340,192			-55.08	
Premises, fixed assets, and leases	610,543	600,622	22,860			1.65	
Other real estate owned	0	550	0			-100.00	
Investment in unconsolidated subsidiaries	8,463	14,560	21,679			-41.88	
Intangible and other assets	5,133,600	5,142,132	5,891,495			-0.17	
Total assets	26,735,815	22,053,232	22,709,114			21.23	
Quarterly average assets	26,320,225	22,567,598	22,490,365			16.63	
Average loans and leases (YTD)	6,244,453	5,879,937	5,524,697			6.20	
Memoranda							
Loans held-for-sale	0	0	0				
Loans not held-for-sale	5,977,243	6,341,877	5,833,413			-5.75	
Real estate loans secured by 1-4 family	24,867	27,513	25,364			-9.62	
Commercial real estate loans	1,175,828	1,178,935	1,189,877			-0.26	
Construction and land development	211,923	261,464	232,834			-18.95	
Multifamily	190,468	191,413	232,030			-0.49	
Nonfarm nonresidential	773,437	726,058	725,013			6.53	
Real estate loans secured by farmland	0	0	0				
Total investment securities	936,062	1,063,859	636,211			-12.01	
U.S. Treasury securities	0	39,997	44,751			-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0				
Municipal securities	0	0	0				
Mortgage-backed securities	52,272	78,539	109,524			-33.44	
Asset-backed securities	0	0	0				
Other debt securities	872,715	933,923	470,777			-6.55	
Mutual funds and equity securities	11,075	11,400	11,159			-2.85	
Available-for-sale securities	924,987	1,052,459	625,052			-12.11	
U.S. Treasury securities	0	39,997	44,751			-100.00	
US agency securities (excluding mortgage-backed securities)	0	0	0				
Municipal securities	0	0	0				
Mortgage-backed securities	52,272	78,539	109,524			-33.44	
Asset-backed securities	0	0	0				
Other debt securities	872,715	933,923	470,777			-6.55	
Mutual funds and equity securities	0	0	0				
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	266	765	-756			-65.23	
Structured notes, fair value	0	0	0				
Pledged securities	52,135	118,368	154,075			-55.96	

BHC Name

City/State

RSSD Number

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Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	254,289	654,339	467,042			-61.14	
NOW, ATS and transaction accounts	385,126	443,723	294,884			-13.21	
Time deposits less brokered deposits < \$250K	-132,311	-237,081	-161,319				
MMDA and other savings accounts	1,850,331	1,300,277	1,173,026			42.30	
Other non-interest-bearing deposits	0	0	0				
Core deposits	2,357,435	2,161,258	1,773,633			9.08	
Time deposits of \$250K or more	63,581	184,432	259,062			-65.53	
Foreign deposits	0	0	0				
Federal funds purchased and repos	6,202,682	3,519,730	4,740,050			76.23	
Secured federal funds purchased	0	0	0				
Commercial paper	0	0	0				
Other borrowings w/remaining maturity of 1 year or less	3,973,479	3,096,384	2,102,473			28.33	
Other borrowings w/remaining maturity over 1 year	3,917,505	5,185,175	6,497,654			-24.45	
Brokered deposits < \$250K	196,805	340,050	370,825			-42.12	
Noncore funding	14,354,052	12,325,771	13,970,064			16.46	
Trading liabilities	2,787,673	1,474,381	979,869			89.07	
Subordinated notes and debentures + trust preferred securities	330,677	479,633	479,129			-31.06	
Other liabilities	1,190,253	1,051,867	858,871			13.16	
Total liabilities	21,020,090	17,492,910	18,061,566			20.16	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0				
Common stock	3	2	2			50.00	
Common surplus	5,212,528	4,182,672	4,182,672			24.62	
Retained earnings	212,328	252,334	350,141			-15.85	
Accumulated other comprehensive income	-31,964	-58,447	-38,132				
Other equity capital components	0	0	0				
Total holding company equity capital	5,392,895	4,376,561	4,494,683			23.22	
Noncontrolling (minority) interest in subsidiaries	322,830	183,761	152,865			75.68	
Total equity capital, including minority interest	5,715,725	4,560,322	4,647,548			25.34	
Total liabilities and capital	26,735,815	22,053,232	22,709,114			21.23	
Memoranda							
Non-interest-bearing deposits	692,938	654,339	467,042			5.90	
Interest-bearing deposits	1,924,883	2,031,401	1,936,478			-5.24	
Total deposits	2,617,821	2,685,740	2,403,520			-2.53	
Long-term debt that reprices within 1 year	1,849,655	3,204,408	2,700,933			-42.28	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,376,562	4,494,683	4,115,350				
Accounting restatements	1,342	0	0				
Net income	-40,704	-93,717	33,328				
Net sale of new perpetual preferred stock	0	0	0				
Net sale of new common stock	0	0	0				
Sale of treasury stock	0	0	0				
Less: Purchase of treasury stock	0	0	0				
Changes incident to business combinations	0	0	359,346				
Less: Dividends declared	1,952	2,443	2,133				
Change in other comprehensive income	26,483	-20,315	-9,319				
Changes in debit to ESOP liability	0	0	0				
Other adjustments to equity capital	1,031,164	-1,647	-1,889				
Holding company equity capital, ending balance	5,392,895	4,376,561	4,494,683				

BHC Name

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Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	4.49			5.47			5.35	37.78	9						
Commercial and industrial loans	10.09			13.63			11.69	12.02	53						
Loans to individuals	0			0			0	4.20	1						
Loans to depository institutions and acceptances of other banks	0.65			0.92			0.43	0.04	91						
Agricultural loans	0			0			0	0.24	11						
Other loans and leases	7.12			8.74			8.22	5.01	77						
Net loans and leases	22.01			28.55			25.52	63.77	7						
Debt securities over 1 year	0.08			0.17			0.24	14.60	4						
Mutual funds and equity securities	0.04			0.05			0.05	0.06	60						
Subtotal	22.13			28.77			25.81	79.65	3						
Interest-bearing bank balances	8.14			5.77			10.77	3.06	94						
Federal funds sold and reverse repos	27.69			18.30			23.70	1.57	96						
Debt securities 1 year or less	3.38			4.61			2.51	1.91	69						
Trading assets	15.99			13.35			9.58	1.19	91						
Total earning assets	77.34			70.79			72.36	89.53	1						
Non-interest cash and due from depository institutions	1.15			3.10			1.50	1.14	78						
Other real estate owned	0			0			0	0.03	4						
All other assets	21.52			26.11			26.14	9.27	98						
Memoranda															
Short-term investments	39.21			28.68			36.98	7.63	95						
U.S. Treasury securities	0			0.18			0.20	1.03	50						
US agency securities (excluding mortgage-backed securities)	0			0			0	0.54	13						
Municipal securities	0			0			0	1.34	7						
Mortgage-backed securities	0.20			0.36			0.48	11.44	6						
Asset-backed securities	0			0			0	0.28	25						
Other debt securities	3.26			4.23			2.07	0.39	92						
Loans held-for-sale	0			0			0	0.39	7						
Loans held for investment	22.36			28.76			25.69	63.50	7						
Real estate loans secured by 1-4 family	0.09			0.12			0.11	13.29	5						
Revolving	0.04			0.09			0.05	2.07	15						
Closed-end, secured by first liens	0.02			0.01			0.02	10.69	4						
Closed-end, secured by junior liens	0.03			0.02			0.04	0.28	25						
Commercial real estate loans	4.40			5.35			5.24	22.23	17						
Construction and land development	0.79			1.19			1.03	3.44	25						
Multifamily	0.71			0.87			1.02	3.01	26						
Nonfarm nonresidential	2.89			3.29			3.19	14.69	17						
Real estate loans secured by farmland	0			0			0	0.36	9						

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Peer #

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	20.09			19.02			20.83	57.46	9						
Real estate loans secured by 1-4 family	0.42			0.43			0.43	20.75	5						
Revolving	0.18			0.31			0.18	3.15	18						
Closed-end	0.23			0.13			0.25	17.39	5						
Commercial real estate loans	19.67			18.59			20.40	33.52	26						
Construction and land development	3.55			4.12			3.99	5.09	47						
1-4 family	0.15			0			0	0.94	7						
Other	3.40			4.12			3.99	4.02	56						
Multifamily	3.19			3.02			3.98	4.69	50						
Nonfarm nonresidential	12.94			11.45			12.43	22.15	27						
Owner-occupied	4.53			3.85			4.76	7.72	34						
Other	8.41			7.60			7.67	14.34	26						
Real estate loans secured by farmland	0			0			0	0.55	9						
Loans to depository institutions and acceptances of other banks	2.89			3.18			1.68	0.11	92						
Commercial and industrial loans	45.14			47.41			45.49	19.53	97						
Loans to individuals	0.01			0.01			0.01	7.13	2						
Credit card loans	0			0			0	0.81	21						
Agricultural loans	0			0			0	0.37	11						
Other loans and leases	31.86			30.38			31.98	9.85	91						
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	20.65			26.03			26.31	391.26	4						
Real estate loans secured by 1-4 family	0.43			0.59			0.55	138.18	4						
Revolving	0.19			0.42			0.23	21.26	10						
Closed-end	0.24			0.18			0.32	115.20	3						
Commercial real estate loans	20.22			25.43			25.76	229.44	12						
Construction and land development	3.65			5.64			5.04	34.95	17						
1-4 family	0.15			0			0	6.61	6						
Other	3.49			5.64			5.04	27.32	19						
Multifamily	3.28			4.13			5.02	31.04	13						
Nonfarm nonresidential	13.30			15.66			15.70	152.10	11						
Owner-occupied	4.66			5.27			6.01	53.07	15						
Other	8.64			10.40			9.69	97.41	10						
Real estate loans secured by farmland	0			0			0	3.60	8						
Loans to depository institutions and acceptances of other banks	2.97			4.36			2.13	0.44	86						
Commercial and industrial loans	46.41			64.86			57.46	122.02	19						
Loans to individuals	0.01			0.01			0.01	43.51	0						
Credit card loans	0			0			0	4.34	21						
Agricultural loans	0			0			0	2.18	11						
Other loans and leases	32.76			41.56			40.40	52.44	52						
Supplemental															
Non-owner occupied CRE loans / Gross loans	24.43			22.35			16.33	26.45	27						
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	25.12			30.58			20.63	178.57	9						
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	29.78			35.84			26.63	236.10	12						

BHC Name

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Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	39.21			28.68			36.98	7.63	95						
Liquid assets	53.17			41.06			46.22	22.44	88						
Investment securities	3.50			4.82			2.80	16.99	6						
Net loans and leases	22.01			28.55			25.52	63.77	7						
Net loans, leases and standby letters of credit	22.79			29.51			26.43	64.84	7						
Core deposits	8.82			9.80			7.81	63.09	3						
Noncore funding	53.69			55.89			61.52	19.36	97						
Time deposits of \$250K or more	0.24			0.84			1.14	2.94	20						
Foreign deposits	0			0			0	0.43	38						
Federal funds purchased and repos	23.20			15.96			20.87	1.94	96						
Secured federal funds purchased	0			0			0	0	49						
Net federal funds purchased (sold)	-4.49			-2.34			-2.82	0.48	10						
Commercial paper	0			0			0	0.02	45						
Other borrowings w/remaining maturity of 1 year or less	14.86			14.04			9.26	3.01	93						
Earning assets that reprice within 1 year	42.92			45.50			46.91	39.29	76						
Interest-bearing liabilities that reprice within 1 year	0.38			9.14			7.28	10.19	32						
Long-term debt that reprices within 1 year	6.92			14.53			11.89	0.96	96						
Net assets that reprice within 1 year	35.62			21.83			27.74	26.63	52						
Other Liquidity and Funding Ratios															
Net noncore funding dependence	65.41			94.60			95.09	14.45	97						
Net short-term noncore funding dependence	-0.86			12.85			-15.84	3.38	9						
Short-term investment / Short-term noncore funding	100.49			88.58			112.43	77.77	73						
Liquid assets - short-term noncore funding / Nonliquid assets	30.20			14.73			24.79	16.97	74						
Net loans and leases / Total deposits	224.81			234.41			241.11	90.31	98						
Net loans and leases / Core deposits	249.64			291.30			326.74	103.93	98						
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital								0.72							
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0			0.02			-0.02	1.36	9						
Structured notes appreciation (depreciation) / Tier 1 capital								0							
Percent of Investment Securities															
Held-to-maturity securities	0			0			0	12.67	14						
Available-for-sale securities	98.82			98.93			98.25	85.40	67						
U.S. Treasury securities	0			3.76			7.03	6.15	70						
US agency securities (excluding mortgage-backed securities)	0			0			0	3.49	13						
Municipal securities	0			0			0	7.75	7						
Mortgage-backed securities	5.58			7.38			17.21	67.43	7						
Asset-backed securities	0			0			0	1.66	24						
Other debt securities	93.23			87.79			74	2.94	98						
Mutual funds and equity securities	1.18			1.07			1.75	0.40	91						
Debt securities 1 year or less	96.57			95.49			89.65	11.86	97						
Debt securities 1 to 5 years	0			0			0	17.94	1						
Debt securities over 5 years	2.25			3.44			8.60	66.02	4						
Pledged securities	5.57			11.13			24.22	30.57	45						
Structured notes, fair value	0			0			0	0.03	42						
Percent Change from Prior Like Quarter															
Short-term investments	65.77			-24.68				26.69							
Investment securities	-12.01			67.22				11.75							
Core deposits	9.08			21.85				11.23							
Noncore funding	16.46			-11.77				6.59							

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	1,766,742	2,840,956	5,160,299		
Commit: Secured commercial real estate loans	184,046	136,144	230,694		
Commit: Unsecured real estate loans	133,702	287,317	32,082		
Credit card lines (reported semiannually, June/Dec)	0	0	0		
Securities underwriting	0	0	0		
Standby letters of credit	208,121	211,141	206,438		
Commercial and similar letters of credit	1,371	1,153	55		
Securities lent	0	0	0		
Credit derivatives - notional amount (holding company as guarantor)	0	0	309,237		
Credit derivatives - notional amount (holding company as beneficiary)	1,368,333	751,289	1,000,000		
Credit derivative contracts w/ purchased credit protection-investment grade	1,368,333	751,289	1,309,237		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0		
Derivative Contracts					
Interest rate futures and forward contracts	201,767,401	1,169,721,528	994,386,030		
Written options contracts (interest rate)	804,093,093	596,194,620	579,355,885		
Purchased options contracts (interest rate)	2,298,887,534	1,630,740,998	1,589,501,909		
Interest rate swaps	2,054,734,457	1,316,065,468	1,388,648,551		
Futures and forward foreign exchange	24,815,051	37,954,874	36,392,073		
Written options contracts (foreign exchange)	2,360,170	4,179,545	388,682		
Purchased options contracts (foreign exchange)	2,148,168	4,097,048	761,908		
Foreign exchange rate swaps	204,445,643	175,948,089	137,142,954		
Commodity and other futures and forward contracts	0	0	0		
Written options contracts (commodity and other)	0	0	0		
Purchased options contracts (commodity and other)	0	0	0		
Commodity and other swaps	0	0	0		

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Loan commitments (reported semiannually, June/Dec)	6.61			12.88			22.72	23.52	56						
Standby letters of credit	0.78			0.96			0.91	0.84	65						
Commercial and similar letters of credit	0.01			0.01			0	0.02	38						
Securities lent	0			0			0	0.40	39						
Credit derivatives - notional amount (holding company as guarantor)	0			0			1.36	0.42	89						
Credit derivatives - notional amount (holding company as beneficiary)	5.12			3.41			4.40	0.52	92						
Credit derivative contracts w/ purchased credit protection-investment grade	5.12			3.41			5.77	0.30	93						
Credit derivative contracts w/ purchased credit protection-noninvest grade	0			0			0	0.45	34						
Derivative contracts	20,920.45			22,377.23			20,813.57	68.47	99						
Interest rate contracts	20,046.08			21,369.76			20,044.34	47.31	99						
Interest rate futures and forward contracts	754.67			5,304.08			4,378.80	10.67	99						
Written options contracts (interest rate)	3,007.55			2,703.43			2,551.20	2.47	99						
Purchased options contracts (interest rate)	8,598.53			7,394.57			6,999.40	2.65	99						
Interest rate swaps	7,685.33			5,967.68			6,114.94	28.86	99						
Foreign exchange contracts	874.37			1,007.47			769.23	10.12	98						
Futures and forward foreign exchange contracts	92.82			172.11			160.25	5.23	94						
Written options contracts (foreign exchange)	8.83			18.95			1.71	0.05	94						
Purchased options contracts (foreign exchange)	8.03			18.58			3.36	0.08	94						
Foreign exchange rate swaps	764.69			797.83			603.91	2.03	99						
Equity, commodity, and other derivative contracts	0			0			0	3.32	31						
Commodity and other futures and forward contracts	0			0			0	0.19	40						
Written options contracts (commodity and other)	0			0			0	0.98	35						
Purchased options contracts (commodity and other)	0			0			0	0.94	34						
Commodity and other swaps	0			0			0	0.38	35						
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	28.29			48.32			93.40	45.53	85						

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Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	5,593,251,517	4,934,902,170	4,726,577,992		
Interest rate contracts	5,359,482,485	4,712,722,614	4,551,892,375		
Foreign exchange contracts	233,769,032	222,179,556	174,685,617		
Equity, commodity, and other contracts	0	0	0		
Derivatives Position					
Futures and forwards	226,582,452	1,207,676,402	1,030,778,103		
Written options	806,453,263	600,374,165	579,744,567		
Exchange-traded	9,250,000	7,000,000	19,115,410		
Over-the-counter	797,203,263	593,374,165	560,629,157		
Purchased options	2,301,035,702	1,634,838,046	1,590,263,817		
Exchange-traded	2,048,044,341	1,427,494,338	1,373,519,092		
Over-the-counter	252,991,361	207,343,708	216,744,725		
Swaps	2,259,180,100	1,492,013,557	1,525,791,505		
Held for trading	5,592,764,346	4,934,636,076	4,726,299,429		
Interest rate contracts	5,358,995,585	4,712,456,520	4,551,613,812		
Foreign exchange contracts	233,768,761	222,179,556	174,685,617		
Equity, commodity, and other contracts	0	0	0		
Non-traded	487,171	266,094	278,563		
Interest rate contracts	486,900	266,094	278,563		
Foreign exchange contracts	271	0	0		
Equity, commodity, and other contracts	0	0	0		
Derivative contracts (excluding futures and FX 14 days or less)	4,788,166,588	4,335,279,293	4,148,142,662		
One year or less	3,245,112,111	2,573,926,146	2,374,666,900		
Over 1 year to 5 years	1,380,910,759	1,330,008,700	1,428,833,411		
Over 5 years	162,143,718	431,344,447	344,642,351		
Gross negative fair value (absolute value)	10,977,493	14,862,813	10,194,493		
Gross positive fair value	12,715,076	16,939,854	11,827,969		
Held for trading	12,714,965	16,937,642	11,826,216		
Non-traded	111	2,212	1,753		
Current credit exposure on risk-based capital derivative contracts	7,355,422	6,354,323	5,127,957		
Credit losses on derivative contracts	1,358	658	107		
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0		
90+ days past due	0	0	0		

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	95.82			95.50			96.30	93.44	36						
Foreign exchange contracts	4.18			4.50			3.70	3.20	72						
Equity, commodity, and other contracts	0			0			0	1.64	31						
Futures and forwards	4.05			24.47			21.81	13.49	74						
Written options	14.42			12.17			12.27	5.91	79						
Exchange-traded	0.17			0.14			0.40	0.15	87						
Over-the-counter	14.25			12.02			11.86	5.10	83						
Purchased options	41.14			33.13			33.65	4.42	94						
Exchange-traded	36.62			28.93			29.06	0.28	99						
Over-the-counter	4.52			4.20			4.59	3.35	70						
Swaps	40.39			30.23			32.28	69.75	13						
Held for trading	99.99			99.99			99.99	44.16	95						
Interest rate contracts	95.81			95.49			96.30	37.24	94						
Foreign exchange contracts	4.18			4.50			3.70	1.60	81						
Equity, commodity, and other contracts	0			0			0	0.83	36						
Non-traded	0.01			0.01			0.01	55.84	4						
Interest rate contracts	0.01			0.01			0.01	52.22	4						
Foreign exchange contracts	0			0			0	0.34	33						
Equity, commodity, and other contracts	0			0			0	0.13	38						
Derivative contracts (excluding futures and forex 14 days or less)	85.61			87.85			87.76	93.86	23						
One year or less	58.02			52.16			50.24	32.17	69						
Over 1 year to 5 years	24.69			26.95			30.23	30.45	54						
Over 5 years	2.90			8.74			7.29	28.09	23						
Gross negative fair value (absolute value)	0.20			0.30			0.22	0.83	21						
Gross positive fair value	0.23			0.34			0.25	1.19	9						
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.96			3.24			2.23	0.06	96						
Gross positive fair value (X)	2.27			3.69			2.58	0.07	97						
Held for trading (X)	2.27			3.69			2.58	0.06	97						
Non-traded (X)	0			0			0	0.01	25						
Current credit exposure (X)	1.31			1.38			1.12	0.05	96						
Credit losses on derivative contracts	0.02			0.01			0	0	95						
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0	0	47						
90+ days past due	0			0			0	0	48						
Other Ratios															
Current credit exposure / Risk-weighted assets	27.60			22.44			18.67	0.73	96						

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	46,107	38,234	44,527		
Gross losses	17	498	1,113		
Write-downs, transfers to loans held-for-sale	0	0	0		
Recoveries	735	275	303		
Net losses	-718	223	810		
Provision for loan and lease losses	45,004	8,501	-856		
Adjustments	212	-405	-4,627		
Ending balance	92,041	46,107	38,234		
Memo: Allocated transfer risk reserve (ATTR)	0	0	0		

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets	0.18			0.03			0	0.15	5						
Provision for loan and lease losses / Average loans and leases	0.72			0.14			-0.02	0.24	6						
Provision for loan and lease losses / Net loan and lease losses	-6,267.97			3,812.11			-105.68	130.58	1						
Allowance for loan and lease losses / Total loans and leases not held for sale	1.54			0.73			0.66	0.83	34						
Allowance for loan and lease losses / Total loans and leases	1.54			0.73			0.66	0.81	36						
Allowance for loan and lease losses / Net loans and leases losses (X)				206.76			47.20	8.03	95						
Allowance for loan and lease losses / Nonaccrual assets	86.34			350.68			559.80	218.72	88						
ALLL / 90+ days past due + nonaccrual loans and leases	89.76			1,845.76			3,793.06	151.73	99						
Gross loan and lease losses / Average loans and leases	0			0.01			0.02	0.28	5						
Recoveries / Average loans and leases	0.01			0			0.01	0.08	7						
Net losses / Average loans and leases	-0.01			0			0.01	0.21	11						
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0	0	40						
Recoveries / Prior year-end losses	147.59			24.71			36.22								
Earnings coverage of net loan and lease losses (X)	-33.41			-94.43			38.25	24.40	77						

Net Loan and Lease Losses By Type

Real estate loans	-0.05			-0.01			-0.01	0.01	28						
Real estate loans secured by 1-4 family	0			0			0	0.01	42						
Revolving	0			0			0	0.02	43						
Closed-end	0			0			0	0	45						
Commercial real estate loans	-0.05			-0.01			-0.01	0.01	23						
Construction and land development	-0.26			-0.06			-0.03	-0.01	23						
1-4 family	0			0			0	0	55						
Other	-0.26			-0.06			-0.03	-0.01	21						
Multifamily	0			0			0	0	56						
Nonfarm nonresidential	0			0			0	0.02	38						
Owner-occupied	0			0			0	0.01	45						
Other	0			0			0	0.01	40						
Real estate loans secured by farmland								0.01							
Commercial and industrial loans	-0.01			0.01			0.03	0.37	12						
Loans to individuals								1.17							
Credit card loans								3.11							
Agricultural loans	0							0.08							
Loans to foreign governments and institutions	0			0			0	0	50						
Other loans and leases	0			0			0	0.15	22						

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	651	2,296	1,612		
90+ days past due loans and leases	1,384	505	0		
Nonaccrual loans and leases	101,154	1,993	1,008		
Total past due and nonaccrual loans and leases	103,189	4,794	2,620		
Restructured 30–89 days past due	0	0	0		
Restructured 90+ days past due	0	0	0		
Restructured nonaccrual	1,426	1,706	0		
Total restructured loans and leases	1,426	1,706	0		
30–89 days past due loans held for sale	0	0	0		
90+ days past due loans held for sale	0	0	0		
Nonaccrual loans held for sale	0	0	0		
Total past due and nonaccrual loans held for sale	0	0	0		
Restructured loans and leases in compliance	3,757	11,682	4,634		
Other real estate owned	0	550	0		
Other Assets					
30–89 days past due	4,603	3,288	1,930		
90+ days past due	4,858	1,192	8,383		
Nonaccrual	5,443	11,155	5,822		
Total other assets past due and nonaccrual	14,904	15,635	16,135		

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
30–89 days past due loans and leases	0.01			0.04			0.03	0.43	3						
90+ days past due loans and leases	0.02			0.01			0	0.15	8						
Nonaccrual loans and leases	1.69			0.03			0.02	0.51	2						
90+ days past due and nonaccrual loans and leases	1.72			0.04			0.02	0.71	2						

30–89 days past due restructured	0			0			0	0.01	13						
90+ days past due restructured	0			0			0	0.01	29						
Nonaccrual restructured	0.02			0.03			0	0.14	4						
30–89 days past due loans held for sale	0			0			0	0	38						
90+ days past due loans held for sale	0			0			0	0	42						
Nonaccrual loans held for sale	0			0			0	0	40						

Percent of Loans and Leases and Other Assets

30+ Days Past Due and Nonaccrual

30–89 days past due assets	0.09			0.09			0.06	0.43	4						
90+ days past due assets	0.10			0.03			0.14	0.15	68						
Nonaccrual assets	1.78			0.21			0.12	0.53	7						
30+ days past due and nonaccrual assets	1.97			0.32			0.32	1.19	4						

Percent of Total Assets

90+ days past due and nonaccrual assets	0.42			0.07			0.07	0.44	6						
90+ days past due and nonaccrual assets + other real estate owned	0.42			0.07			0.07	0.48	4						

Restructured and Nonaccrual Loans and Leases + OREO as Percent of:

Total assets	0.39			0.06			0.02	0.53	2						
Allowance for loan and lease losses	113.98			30.85			14.76	115.41	2						
Equity capital + allowance for loan and lease losses	1.91			0.32			0.12	4.28	1						
Tier 1 capital + allowance for loan and lease losses	1.84			0.31			0.12	5.65	1						
Loans and leases + other real estate owned	1.76			0.22			0.10	0.85	2						

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0			0.12			0.02	0.38	5						
	90+ days past due	0			0			0	0.16	13						
	Nonaccrual	0			0.01			0.01	0.46	4						
Commercial and industrial	30–89 days past due	0			0.03			0.05	0.31	15						
	90+ days past due	0.01			0.02			0	0.05	14						
	Nonaccrual	0.05			0.06			0.03	0.83	9						
Individuals	30–89 days past due	0			0			0	0.83	5						
	90+ days past due	0			0			0	0.17	16						
	Nonaccrual	0			0			0	0.17	11						
Depository institution loans	30–89 days past due	0			0			0	0	47						
	90+ days past due	0			0			0	0	49						
	Nonaccrual	57.64			0			0	0	48						
Agricultural	30–89 days past due	0							0.24							
	90+ days past due	0							0							
	Nonaccrual	0							0.67							
Foreign governments	30–89 days past due	0			0			0	0.07	47						
	90+ days past due	0			0			0	0	50						
	Nonaccrual	0			0			0	0.03	44						
Other loans and leases	30–89 days past due	0.03			0			0	0.20	14						
	90+ days past due	0.06			0			0	0.01	30						
	Nonaccrual	0			0			0	0.13	15						

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0			1.53			0	0.67	1						
	90+ days past due	0			0			0	0.31	14						
	Nonaccrual	0.06			0.47			0.45	0.73	35						
Revolving	30–89 days past due	0			2.17			0	0.45	5						
	90+ days past due	0			0			0	0.05	24						
	Nonaccrual	0			0.52			1.07	1	70						
Closed-end	30–89 days past due	0			0			0	0.70	1						
	90+ days past due	0			0			0	0.35	16						
	Nonaccrual	0.10			0.34			0	0.70	1						
Junior lien	30–89 days past due	0			0			0	0.02	9						
	90+ days past due	0			0			0	0	29						
	Nonaccrual	0.10			0.34			0	0.04	8						
Commercial real estate	30–89 days past due	0			0.08			0.02	0.18	17						
	90+ days past due	0			0			0	0.03	19						
	Nonaccrual	0			0			0	0.23	5						
Construction and development	30–89 days past due	0			0			0	0.28	12						
	90+ days past due	0			0			0	0.02	33						
	Nonaccrual	0			0			0	0.20	12						
1–4 family	30–89 days past due	0			0			0	0.06	25						
	90+ days past due	0			0			0	0	41						
	Nonaccrual	0			0			0	0.02	30						
Other	30–89 days past due	0			0			0	0.20	15						
	90+ days past due	0			0			0	0.01	35						
	Nonaccrual	0			0			0	0.17	14						
Multifamily	30–89 days past due	0.02			0			0	0.08	19						
	90+ days past due	0			0			0	0	41						
	Nonaccrual	0			0			0	0.05	21						
Nonfarm non-residential	30–89 days past due	0			0.13			0.04	0.14	23						
	90+ days past due	0			0			0	0.03	22						
	Nonaccrual	0			0			0	0.28	5						
Owner Occupied	30–89 days past due	0			0			0.04	0.07	42						
	90+ days past due	0			0			0	0.01	26						
	Nonaccrual	0			0			0	0.16	7						
Other	30–89 days past due	0			0.13			0	0.07	9						
	90+ days past due	0			0			0	0.01	30						
	Nonaccrual	0			0			0	0.10	9						
Farmland	30–89 days past due								0.23							
	90+ days past due								0.01							
	Nonaccrual								0.84							
Credit card	30–89 days past due								1.19							
	90+ days past due								0.78							
	Nonaccrual								0.11							

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	5,212,531	4,182,674	4,182,674		
Retained earnings	86,023	252,334	350,141		
Accumulated other comprehensive income (AOCI)	-31,964	-58,447	-38,132		
Common equity tier 1 minority interest	0	0	0		
Common equity tier 1 capital before adjustments/deductions	5,266,590	4,376,561	4,494,683		
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	8,456	11,134	5,868		
Accumulated other comprehensive income-related adjustments	-29,812	-54,551	-34,534		
Other deductions from common equity tier 1 capital	15,351	14,528	11,871		
Subtotal:	5,272,595	4,405,450	4,511,478		
Adjustments and deductions for common equity tier 1 capital	0	0	0		
Common equity tier 1 capital	5,272,595	4,405,450	4,511,478		
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0		
Non-qualifying capital instruments	0	0	0		
Tier 1 minority interest not included in common equity tier 1 capital	322,830	183,761	68,703		
Additional tier 1 capital before deductions	322,830	183,761	68,703		
Less: Additional tier 1 capital deductions	0	0	0		
Additional tier 1 capital	322,830	183,761	68,703		
Tier 1 Capital	5,595,425	4,589,211	4,580,181		
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0		
Non-qualifying capital instruments	0	0	0		
Total capital minority interest not included in tier 1 capital	0	0	8,972		
Allowance for loan and lease losses in tier 2 capital	94,272	48,300	40,414		
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	94,272	48,300	49,386		
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0		
Tier 2 capital	94,272	48,300	49,386		
Exited advanced approach tier 2 capital					
Total capital	5,689,697	4,637,511	4,629,567		
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	26,321,271	22,567,598	22,490,365		
Less: Deductions from common equity tier 1 capital	8,456	11,134	5,868		
Less: Other deductions	48,447	183,009	0		
Total assets for leverage ratio	26,264,368	22,373,455	22,484,497		
Total risk-weighted assets	26,650,684	28,311,775	27,467,031		
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Capital Ratios															
Common equity tier 1 capital, column A	19.78			15.56			16.43	12.11	89						
Common equity tier 1 capital, column B	0			0			0	0.29	46						
Tier 1 capital, column A	21			16.21			16.68	12.78	87						
Tier 1 capital, column B	0			0			0	0.34	46						
Total capital, column A	21.35			16.38			16.86	14.36	83						
Total capital, column B	0			0			0	0.38	46						
Tier 1 leverage	21.30			20.51			20.37	9.76	99						
Supplementary leverage ratio, advanced approaches HCs								7.41							

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0				
Total property and casualty assets	0	0	0				
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0				
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0				
Total insurance underwriting equity	0	0	0				
Total property and casualty equity	0	0	0				
Total life and health equity	0	0	0				
Total insurance underwriting net income	0	0	0				
Total property and casualty	0	0	0				
Total life and health	0	0	0				
Claims and claims adjusted expense reserves (P/C)	0	0	0				
Unearned premiums (P/C)	0	0	0				
Policyholder benefit and contractholder funds (L/H)	0	0	0				
Separate account liabilities (L/H)	0	0	0				
Insurance activities revenue	58	115	140			-49.57	
Other insurance activities income	58	115	140			-49.57	
Insurance and reinsurance underwriting income	0	0	0				
Premiums	0	0	0				
Credit related insurance underwriting	0	0	0				
Other insurance underwriting	0	0	0				
Insurance benefits, losses, expenses	0	0	0				
Net assets of insurance underwriting subsidiaries	0	0	0				
Life insurance assets	11,836	10,651	9,424			11.13	

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0	0.01	37						
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..								51.47							
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..								48.53							
Separate account assets (L/H) / Total life assets								7.26							
Insurance activities revenue / Adjusted operating income	0.01			0.01			0.02	0.47	33						
Premium income / Insurance activities revenue	0			0			0	7.32	37						
Credit related premium income / Total premium income								34.91							
Other premium income / Total premium income								65.09							
Insurance underwriting net income / Consolidated net income	0			0			0	0.08	39						
Insurance net income (P/C) / Equity (P/C)								19.86							
Insurance net income (L/H) / Equity (L/H)								5.13							
Insurance benefits, losses, expenses / Insurance premiums								233.61							
Reinsurance recovery (P/C) / Total assets (P/C)								0.15							
Reinsurance recovery (L/H) / Total assets (L/H)								0.15							
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0	0	42						
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0.21			0.23			0.20	11.51	9						
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	8,697,101			4,663,505			551,828								
Net assets of broker-dealer subsidiaries / Consolidated assets	32.53			21.15			2.43	1.39	86						

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	2,939,476	3,165,758	3,001,438		
Real estate loans	68,260	79,934	149,549		
Commercial and industrial loans	1,503,873	1,601,989	1,481,131		
Loans to depository institutions and other banks acceptances	172,896	201,935	98,268		
Loans to foreign governments and institutions	43,927	27,495	3,653		
Loans to individuals	0	0	0		
Agricultural loans	0	0	0		
Other foreign loans	0	0	0		
Lease financing receivables	1,150,520	1,254,405	1,268,837		
Debt securities	111,994	191,977	0		
Interest-bearing bank balances	95,105	101,734	78,308		
Total selected foreign assets	3,146,575	3,459,469	3,079,746		
Total foreign deposits	0	0	0		
Interest-bearing deposits	0	0	0		
Non-interest-bearing deposits	0	0	0		

Analysis Ratios

Yield: Foreign loans	2.32			2.53			2.58	1.25	72						
Cost: Interest-bearing deposits								1.19							

Net Losses as a Percent of Foreign Loans by Type

Real estate loans							27.03								
Commercial and industrial loans							0.29								
Foreign governments and institutions	0			0			0	0	50						

Growth Rates

Net loans and leases	-7.15			5.47			22.48								
Total selected assets	-9.04			12.33			12.40								
Deposits							10.36								

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Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities		0	0	0				
1–4 family residential loans		0	0	0				
Home equity lines		0	0	0				
Credit card receivables		0	0	0				
Auto loans		0	0	0				
Commercial and industrial loans		0	0	0				
All other loans and leases		0	0	0				
Retained credit exposure		0	0	0				
1–4 family residential loans		0	0	0				
Home equity lines		0	0	0				
Credit card receivables		0	0	0				
Auto loans		0	0	0				
Commercial and industrial loans		0	0	0				
All other loans and leases		0	0	0				
Unused commitments to provide liquidity (servicer advance)		0	0	0				
Seller's interest carried as securities and loans		0	0	0				
Home equity lines		0	0	0				
Credit card receivables		0	0	0				
Commercial and industrial loans		0	0	0				
Asset-backed commercial paper conduits		0	0	0				
Credit exposure from credit enhancements provided to conduit structures		0	0	0				
Liquidity commitments provided to conduit structures		0	0	0				
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Activity as a Percent of Total Assets								
Securitization activities		0	0	0				
1–4 family residential loans		0	0	0				
Home equity lines		0	0	0				
Credit card receivables		0	0	0				
Auto loans		0	0	0				
Commercial and Industrial loans		0	0	0				
All other loans and leases		0	0	0				
Asset-backed commercial paper conduits		0	0	0				
Credit exposure from credit enhancements provided to conduit structures		0	0	0				
Liquidity commitments provided to conduit structures		0	0	0				
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0		
Total retained credit exposure and asset sale credit exposure	0	0	0		

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables.....	0	0	0				
Auto loans	0	0	0				
Commecial and industrial loans	0	0	0				
All other loans and leases.....	0	0	0				
Total 30–89 days past due securitized assets	0	0	0				
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables.....	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases.....	0	0	0				
Total 90+ days past due securitized assets	0	0	0				
Total past due securitized assets.....	0	0	0				
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables.....	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases.....	0	0	0				
Total net losses on securitized assets.....	0	0	0				

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Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	3,765	11,456	28,958			-67.14	
Dividends	3,000	9,000	7,300			-66.67	
Interest	765	2,456	21,658			-68.85	
Management and service fees	0	0	0				
Other income	0	0	0				
Income from nonbank subsidiaries	29,306	38,140	50,820			-23.16	
Dividends	29,160	38,140	50,820			-23.54	
Interest	0	0	0				
Management and service fees	146	0	0				
Other income	0	0	0				
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	33,071	49,596	79,778			-33.32	
Securities gains (losses)	0	0	0				
Other operating income	1,779	110	0			1517.27	
Total operating income	34,850	49,706	79,778			-29.89	
Operating Expenses							
Personnel expenses	2,932	2,438	2,730			20.26	
Interest expense	1,771	10,145	43,287			-82.54	
Other expenses	23,920	24,066	16,648			-0.61	
Provision for loan and lease losses	0	0	0				
Total operating expenses	28,623	36,649	62,665			-21.90	
Income (loss) before taxes	6,227	13,057	17,113			-52.31	
Applicable income taxes (credit)	-9,117	-10,067	-14,201				
Extraordinary items							
Income before undistributed income of subsidiaries	15,344	23,124	31,314			-33.64	
Equity in undistributed income of subsidiaries	-56,049	-116,841	62,052				
Bank subsidiaries	9,949	5,058	30,062			96.70	
Nonbank subsidiaries	-65,998	-121,899	31,990				
Subsidiary holding companies	0	0	0				
Net income (loss)	-40,705	-93,717	93,366				
Memoranda							
Bank net income	12,949	14,058	37,362			-7.89	
Nonbank net income	-36,838	-83,759	82,810				
Subsidiary holding companys' net income	0	0	0				

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Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	533,303	9.31	379,280	7.83	182,239	3.68			40.61	
Common and preferred stock	533,303	9.31	379,280	7.83	182,239	3.68			40.61	
Excess cost over fair value	0	0	0	0	0	0				
Loans, advances, notes, and bonds	0	0	0	0	0	0				
Other receivables	0	0	0	0	0	0				
Investment in nonbank subsidiaries	4,383,715	76.56	3,939,902	81.29	3,371,754	68.06			11.26	
Common and preferred stock	4,383,715	76.56	3,939,902	81.29	3,371,754	68.06			11.26	
Excess cost over fair value	0	0	0	0	0	0				
Loans, advances, notes, and bonds	0	0	0	0	0	0				
Other receivables	0	0	0	0	0	0				
Investment in subsidiary holding companies	0	0	0	0	0	0				
Common and preferred stock	0	0	0	0	0	0				
Excess cost over fair value	0	0	0	0	0	0				
Loans, advances, notes, and bonds	0	0	0	0	0	0				
Other receivables	0	0	0	0	0	0				
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0				
Securities	0	0	0	0	0	0				
Securities purchased (reverse repos)	0	0	0	0	0	0				
Cash and due from affiliated depository institution	711,241	12.42	508,918	10.50	1,394,518	28.15			39.76	
Cash and due from unrelated depository institution	71,663	1.25	8	0	5	0			895687.50	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0				
Intangible assets	0	0	0	0	0	0				
Other assets	26,259	0.46	18,459	0.38	5,829	0.12			42.26	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0				
Total assets	5,726,181	100.00	4,846,567	100.00	4,954,345	100.00			18.15	
Liabilities and Capital										
Deposits	0	0	0	0	0	0				
Securities sold (repos)	0	0	0	0	0	0				
Commercial paper	0	0	0	0	0	0				
Other borrowings 1 year or less	0	0	0	0	0	0				
Borrowings with maturity over 1 year	309,000	5.40	438,000	9.04	1,357,000	27.39			-29.45	
Subordinated notes and debentures	0	0	0	0	0	0				
Other liabilities	24,286	0.42	32,006	0.66	9,096	0.18			-24.12	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0				
Total liabilities	333,286	5.82	470,006	9.70	1,366,096	27.57			-29.09	
Equity Capital	5,392,895	94.18	4,376,561	90.30	3,588,249	72.43			23.22	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0				
Common stock	3	0	2	0	2	0			50.00	
Common surplus	5,212,528	91.03	4,182,672	86.30	3,076,601	62.10			24.62	
Retained earnings	212,328	3.71	252,334	5.21	511,646	10.33			-15.85	
Accumulated other comprehensive income	-31,964	-0.56	-58,447	-1.21	0	0				
Other equity capital components	0	0	0	0	0	0				
Total liabilities and equity capital	5,726,181	100.00	4,846,567	100.00	4,954,345	100.00			18.15	
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0				
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0				
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0				
Loans and advances from subsidiary holding companies	0	0	0	0	0	0				
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0				
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0				

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Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	-0.76			-2.02			1.96	9.68	5						
Bank net income / Average equity investment in banks	3.10			5.39			21.51	10.51	95						
Nonbank net income / Average equity investment in nonbanks	-0.86			-2.36			2.50	7.89	36						
Subsidiary HCs net income / Average equity investment in sub HCs								8.55							
Bank net income / Parent net income							40.02	82.22	18						
Nonbank net income / Parent net income							88.69	5.93	96						
Subsidiary holding companies' net income / Parent net income								74							
Leverage															
Total liabilities / Equity capital	6.18			10.74			38.07	20.43	78						
Total debt / Equity capital	5.73			10.01			37.82	14.31	82						
Total debt + notes payable to subs that issued TPS / Equity capital	5.73			10.01			37.82	16.36	82						
Total debt + Loans guaranteed for affiliate / Equity capital	5.73			10.01			37.82	14.56	82						
Total debt / Equity capital – excess over fair value	5.73			10.01			37.82	14.51	82						
Long-term debt / Equity capital	5.73			10.01			37.82	13.04	83						
Short-term debt / Equity capital	0			0			0	1.02	36						
Current portion of long-term debt / Equity capital	0			0			0	0.05	40						
Excess cost over fair value / Equity capital	0			0			0	0.12	38						
Long-term debt / Consolidated long-term debt	7.27			7.73			19.45	28.44	44						
Double Leverage															
Equity investment in subs / Equity capital	91.18			98.69			99.05	103.22	21						
Total investment in subs / Equity capital	91.18			98.69			99.05	111.07	11						
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)							-0.37	0.36	13						
Equity investment in subs – equity cap / Net income-div (X)								1.22							
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	143.80			152.90			145.03	177.68	42						
Cash from ops + noncash items + op expense / Op expense + dividend	109.08			191.15			155.81	190.27	40						
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	106.12			89.74			107.44	116.34	47						
Pretax operating income + interest expense / Interest expense	451.61			228.70			139.53	1,968.54	12						
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	451.61			228.70			139.53	1,632.83	10						
Dividends + interest from subsidiaries / Interest expense + dividends	884.37			393.99			175.65	210.80	45						
Fees + other income from subsidiaries / Salary + other expenses	0.54			0			0	16.52	30						
Net income / Current part of long-term debt + preferred dividends (X)								57.11							
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.14			1.60			0.76	2.64	43						
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due								0.04							
Nonaccrual								0.54							
Total								0.58							
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0	0	49						
To nonbank subsidiaries	0			0			0	0.10	46						
To subsidiary holding companies	0			0			0	0	49						
Total	0			0			0	0.10	46						
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	84.11			81.13			87.36	5.62	96						
Combined thrift assets (reported only by bank holding companies)	0			0			0	0	50						
Combined foreign nonbank subsidiary assets	9.84			8.53			7.13	0.19	95						

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Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	12.72			10.56			6.81	57.84	5						
Dividends declared / Net income							2.28	33.08	8						
Net income – dividends / Average equity	-0.80			-2.08			1.92	6.46	8						
Percent of Dividends Paid															
Dividends from bank subsidiaries	153.69			368.40			342.24	178.13	85						
Dividends from nonbank subsidiaries	1,493.85			1,561.20			2,382.56	7.53	98						
Dividends from subsidiary holding companies	0			0			0	21.40	42						
Dividends from all subsidiaries	1,647.54			1,929.59			2,724.80	260.40	97						
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	23.17			64.02			19.54	66.55	15						
Interest income from bank subsidiaries	5.91			17.47			57.97	0.54	98						
Management and service fees from bank subsidiaries	0			0			0	1.55	36						
Other income from bank subsidiaries	0			0			0	0	46						
Operating income from bank subsidiaries	29.08			81.49			77.51	69.36	57						
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries							61.37	82.95	51						
Interest income from nonbank subsidiaries							0	20.25	26						
Management and service fees from nonbank subsidiaries							0	1.92	38						
Other income from nonbank subsidiaries							0	1.06	43						
Operating income from nonbank subsidiaries							61.37	150.41	31						
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies								61.23							
Interest income from subsidiary holding companies								6.54							
Management and service fees from subsidiary holding companies								0.36							
Other income from subsidiary holding companies								0.29							
Operating income from subsidiary holding companies								76.49							
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	8.61			18.11			9.15	67.32	23						
Interest income from bank subsidiaries	2.20			4.94			27.15	0.80	97						
Management and service fees from bank subsidiaries	0			0			0	1.81	36						
Other income from bank subsidiaries	0			0			0	0.03	44						
Operating income from bank subsidiaries	10.80			23.05			36.30	78.80	21						
Dividends from nonbank subsidiaries	83.67			76.73			63.70	2.65	96						
Interest income from nonbank subsidiaries	0			0			0	1.19	30						
Management and service fees from nonbank subsidiaries	0.42			0			0	0.06	41						
Other income from nonbank subsidiaries	0			0			0	0.04	44						
Operating income from nonbank subsidiaries	84.09			76.73			63.70	7.29	91						
Dividends from subsidiary holding companies	0			0			0	4.52	43						
Interest income from subsidiary holding companies	0			0			0	0.20	44						
Management and service fees from subsidiary holding companies	0			0			0	0	49						
Other income from subsidiary holding companies	0			0			0	0	48						
Operating income from subsidiary holding companies	0			0			0	6.08	40						
Loans and advances from subsidiaries / Short term debt								83.37							
Loans and advances from subsidiaries / Total debt	0			0			0	28.33	11						